

In re:  
Timothy H. Stump  
Kelly A. Stump  
Debtors

Case No. 19-15842-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Dec 05, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:

Recip ID	Recipient Name and Address
db	+ Timothy H. Stump, 1573 Putnam Drive, Lancaster, PA 17602-4035
jdb	+ Kelly A. Stump, 1573 Putnam Drive, Lancaster, PA 17602-4035
14390962	+ CircleBack Lending Inc., Po Box 1719, Portland, OR 97207-1719
14559015	+ FREEDOM MORTGAGE CORPORATION, C/O Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14400234	+ John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
14849902	+ Lakeview Loan Servicing, LLC, c/o Roger Fay, Esq, 14000 Commerce Parkway, Ste H, Mount Laurel, NJ 08054-2242

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 05 2024 23:58:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 05 2024 23:58:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14390959	+ Email/PDF: bncnotices@becket-lee.com	Dec 05 2024 23:59:54	American Express, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14390960	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2024 00:11:47	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14404758	+ Email/PDF: ebn_ais@aisinfo.com	Dec 05 2024 23:59:34	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14418644	Email/PDF: bncnotices@becket-lee.com	Dec 06 2024 00:00:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14390963	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2024 00:12:23	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14430823	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2024 00:11:51	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14390964	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2024 23:59:40	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14390965	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2024 23:58:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14430824	Email/Text: bnc-quantum@quantum3group.com	Dec 05 2024 23:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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			98083-0657
14390967	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 23:58:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103
14390968	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 23:58:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14397788	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 23:58:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14498714	Email/Text: Bankruptcy@Freedommortgage.com	Dec 05 2024 23:58:00	FREEDOM MORTGAGE CORP., P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485
14390966	Email/Text: BKPT@cfna.com	Dec 05 2024 23:58:00	Firestone Complete Auto Care, Credit First, BK-11/Customer Service, P.O. Box 81315, Cleveland, OH 44181-0315
14676878	+ Email/Text: tg@purchasedebt.com	Dec 05 2024 23:58:00	Grassy Sprain Group, Inc., 9858 Clint Moore Rd, Ste C-11 #217, Boca Raton FL 33496-1034
14420507	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2024 23:58:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14390961	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2024 00:11:45	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14402424	+ Email/Text: RASEBN@raslg.com	Dec 05 2024 23:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14390969	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 05 2024 23:58:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14426950	Email/PDF: resurgentbknofications@resurgent.com	Dec 05 2024 23:59:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14390970	+ Email/Text: bankruptcy@marinerfinance.com	Dec 05 2024 23:58:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14428562	+ Email/Text: bankruptcy@marinerfinance.com	Dec 05 2024 23:58:00	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14390971	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2024 23:58:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14421779	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2024 23:58:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14390972	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 06 2024 00:11:29	Syncb/Car Care Pep Boys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14391806	^ MEBN	Dec 05 2024 23:54:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14390973	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 06 2024 00:12:41	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14390974	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 06 2024 00:12:41	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14390975	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 06 2024 00:12:19	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14420665	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 06 2024 00:00:31	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14390976	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 06 2024 00:12:25	Wells Fargo Visa, P.O. Box 10347, Des Moines, IA 50306-0347

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14671836	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14396118	##+	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Kevin S. Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORP. wbecf@brockandscott.com mario.hanyon@brockandscott.com
ROGER FAY	on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN MCCOY OTTO	on behalf of Joint Debtor Kelly A. Stump steve@sottolaw.com valeria@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubilee bk.net,no_reply@ecf.inforuptcy.com
STEPHEN MCCOY OTTO	on behalf of Debtor Timothy H. Stump steve@sottolaw.com valeria@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubilee bk.net,no_reply@ecf.inforuptcy.com
THOMAS SONG	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Timothy H. Stump	)	Case No. 19-15842-pmm
	)	
Kelly A. Stump	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 5, 2024

For The Court

Timothy B. McGrath  
Clerk of Court